



# Dental Plans — Retirees

**Information for:**  
Eligible Members of the State Health Benefits Program (SHBP)  
and the School Employees' Health Benefits Program (SEHBP)

The Retiree Dental Plans are offered to retirees eligible to enroll in the State Health Benefits Program (SHBP) or the School Employees' Health Benefits Program (SEHBP). Retirees and their eligible dependents have a choice of two types of plans:

- A Dental Plan Organization (DPO); or
- The Retiree Dental Expense Plan

## ELIGIBILITY

The Retiree Dental Plans are available to the following eligible retirees:

- Any retiree, including survivors, enrolled in a medical plan offered under the Retired Group of the SHBP or SEHBP at the time of retirement; and
- Any retiree, including survivors, eligible for enrollment in the Retired Group of the SHBP or SEHBP but who elected to waive their medical coverage because of other SHBP or SEHBP coverage or coverage provided from another employer (see also, "Waiver of Enrollment in Dental Coverage" to follow).

## ENROLLMENT

A retiree or survivor eligible for the SHBP or SEHBP will have one opportunity to enroll in a Retiree Dental Plan when the individual retires or becomes eligible for enrollment in the Retired Group. Medical plan enrollment is generally offered within 30-60 days of retirement or eligibility for benefits under the Retired Group.

## Waiver of Enrollment in Dental Coverage

The one-time dental plan enrollment opportunity can be deferred if an otherwise eligible individual has other group dental coverage, either as a dependent of a spouse, civil union partner, or same-sex domestic partner, or through their own employment. The retiree or survivor may elect to waive enrollment at the time of retirement or first offering and retain their right to enroll at a later date. An application must be submitted at the time of enrollment in order to be eligible for later enrollment if you lose the other coverage. The individual must request enrollment within 60 days from the loss of the other group dental coverage by contacting the New Jersey Division of Pensions & Benefits (NJDPB). Proof of the other group dental plan termination must be submitted in the form of a HIPAA Certification of Coverage document or a letter from the employer or dental administrator, along with the *Retiree Dental Plans Application*.

## PREMIUM COSTS

Most retirees will pay the full cost of the Retiree Dental Plan. Coverage is offered with the understanding that the State will bear no costs for the plan. Under certain circumstances, a local public employer that participates in the SHBP or SEHBP may elect to share the cost of coverage for their retirees through the adoption of P.L. 1999, c. 48. The NJDPB will take the monthly premium

from the retirement allowance of the retiree. If the retirement allowance is not sufficient to cover the cost of the premium, or if the retiree does not receive a retirement allowance, then the NJDPB will bill the retiree on a monthly basis.

For information on the monthly premiums for the Retiree Dental Plans, see the rate charts that are available on the NJDPB website: [www.nj.gov/treasury/pensions](http://www.nj.gov/treasury/pensions)

## CHOOSING A DENTAL PLAN

Your choice of a dental plan is a personal decision. In deciding whether to enroll and which plan to choose, you should consider:

- The nature and amount of your anticipated dental expenses for the next year;
- The covered services provided by the Retiree Dental Expense Plan or a DPO;
- The differences in out-of-pocket costs for each type of plan; and
- The degree of flexibility that you may want in selecting a dentist.

You can use the summary chart on page 3 of this fact sheet to compare benefit levels under each type of dental plan. If you choose a DPO, you must select a dentist who participates with that particular DPO and who can accept you and your dependents as patients.

## DENTAL TIERS

To protect the plans and enrolled members against the effect of retirees joining who have gone years without any dental treatment, the Plans have three benefit tiers. If you enroll in a Retiree Dental Plan within 60 days of leaving another group dental program in which you were enrolled for a minimum of 12 months, you will be enrolled in the highest reimbursement tier; Tier 3. If you were not covered in a group dental program within 60 days of enrolling in a Retiree Dental Plan — or were enrolled in a group dental program for less than 12 months — you will be enrolled in Tier 1. After one year of coverage in Tier 1, you will move to Tier 2. After another year, you will be moved to Tier 3. Once enrolled in Tier 3, the highest level of reimbursement, you will remain in that tier for as long as you continue to be enrolled. See the Plan Summaries below to see how tier reimbursement works in each type of plan.

## PLAN SUMMARY — RETIREE DENTAL PLAN ORGANIZATIONS

The Dental Plan Organizations (DPOs) are companies that contract with a network of providers for dental services. There are several DPOs participating in the Retiree Dental Plans from which you may choose: Aetna DMO, Cigna Dental Health, Inc., Healthplex, Horizon Dental Choice, and MetLife (see page 4 for contact information).

You must use providers who participate with the DPO you select to receive coverage. Be sure you confirm that the dentist or dental facility you select is taking new patients and participates with the SHBP/SEHBP Retiree Dental Plans, since DPOs also service other organizations.

When you use a DPO dentist, diagnostic and preventive services are covered in full. Most other eligible expenses require a copayment (see chart on page 4). Orthodontic services are not covered. If your dentist drops out of the DPO, you must select another dentist from the DPO. If there are none available within 30 miles of your home, or if you move and your DPO cannot provide a dentist within 30 miles of your home, you may change plans immediately.

## DPO Plan Reimbursement Tiers

The types of services covered are based on the dental tier in which you are currently enrolled:

- Tier 1 - Diagnostic and Preventive Services Only
- Tier 2 - Includes Tier 1 Services Plus Restorative Services
- Tier 3 - Includes Full Retiree DPO Plan Design

Once enrolled in Tier 3, the highest level of reimbursement, you will remain in that tier for as long as you continue to be enrolled.

## PLAN SUMMARY — RETIREE DENTAL EXPENSE PLAN

The Retiree Dental Expense Plan is a traditional indemnity, fee-for-service plan. There is a \$50 per person annual deductible, and a maximum aggregate deductible of \$150 per family, which must be met before reimbursements are made. The Retiree Dental Expense Plan reimburses covered services provided by any dental provider licensed to practice at a percentage of reasonable and customary charges. The Plan is self-insured by the State and is administered by Aetna Dental.

The Retiree Dental Expense Plan covers preventive, basic, and major restorative services at different levels. The deductible is waived for preventive services. The Plan does not reimburse for any orthodontic services.

## Network Dentists

The Retiree Dental Expense Plan has a network of dentists who have agreed to accept a discounted fee for services. If a member uses a network provider, the fee for the service will generally be lower than that charged by an out-of-network dentist so the member's costs will be lower.

For those enrolled in the Retiree Dental Expense Plan, coinsurance is payable based on the designated tier.

## Retiree Dental Expense Plan Reimbursement Tiers

The percentage of reimbursement you receive for covered services is based on the dental tier in which you are currently enrolled:

TIER	RETIREE DENTAL EXPENSE PLAN COINSURANCE
TIER 1	80% – Preventive Care 50% – Basic Restorative 30% – Major Resorative
TIER 2	90% – Preventive Care 60% – Basic Restorative 40% – Major Resorative
TIER 3	100% – Preventive Care 70% – Basic Restorative 50% – Major Resorative

**PLAN COMPARISON** — The following chart on page 3 provides a summary description of a variety of dental services under the two types of dental plans offered by the Retiree Dental Plans. The chart is not complete and does not describe all the benefits, limitations, or conditions associated with coverage under either type of plan. Please refer to the *Retiree Dental Plans Member Handbook* for additional details.

	DENTAL EXPENSE PLAN*	DENTAL PLAN ORGANIZATION (DPO)
<b>Deductible</b>	\$50 per person, but not more than \$150 total; waived for Preventive Care	None
<b>Coinsurance</b>	See reimbursement tiers	Plan pays 100% (less copayment) 100% Diagnostic and Preventive
<b>Copayments</b>	None	Varies depending on service
<b>Benefits Maximum</b>	\$1,500 per person	No limit
<b>Provider Limitations</b>	Can use any licensed provider, must use DEP-participating dentist	Must use DPO-participating dentist
<b>Selected Services</b>	<b>Some services listed below may be covered subject to deductibles and coinsurance as shown above</b>	<b>Some services listed below are covered subject to co-payments as shown below</b>
<b>Examinations</b>	Oral evaluations limited to twice per calendar year; Plan pays 100%**	Oral evaluations limited to twice per calendar year; Plan pays 100%
<b>X-Rays</b>	Covered subject to limitations; Plan pays 100%**	Covered subject to limitations; Plan pays 100%
<b>Cleanings (Oral Prophylaxis)</b>	Two cleanings per calendar year; Plan pays 100%**	Two cleanings per calendar year; Plan pays 100%
<b>Fluoride</b>	Covered only for children under age 19 twice per calendar year; Plan pays 100%**	Covered only for children under age 19 twice per calendar year; Plan pays 100%
<b>Tooth Sealants</b>	Covered for children under age 19 (with restrictions); Plan pays 100%**	Covered only for children under age 19; No copayment (limitations apply)
<b>Routine Fillings</b>	Plan pays 70%**	Covered copayments may apply; \$15–\$70
<b>Simple Extraction</b>	Plan pays 70%**	Covered after copayment of \$35
<b>Crowns</b>	Plan pays at 50%**	Covered after copayment of \$225–\$340
<b>Root Canal (Endodontics)</b>	Plan pays 70%**	Endodontic Therapy covered after copayment of \$150–\$265
<b>Dentures</b>	Repair of existing dentures covered at 70%;** New or replacement dentures covered at 50%	Covered after copayment of \$55–\$455 (with limitations)
<b>Oral Surgery for Removal of Impacted Tooth</b>	Plan pays 70%;** Considered under the medical plan first then dental will consider	Covered under copayment of \$80–\$100
<b>Periodontics</b>	Plan pays 50%** (with limitations)	Covered after copayment of: \$90 for gingivectomy (one to three teeth), \$70 for root planing (per quadrant) \$150–\$265
<i>*In the Dental Expense Plan, you are responsible for the amount the dentist charges above the reasonable and customary allowances when using out-of-network providers.</i> <i>**Coinsurance listed is for Tier 3.</i>		

## WHEN COVERAGE BEGINS

Generally, the effective date for your Retiree Dental Plan coverage will coincide with your Retired Group medical plan enrollment date.

## WHEN COVERAGE ENDS

Coverage will end when:

- Your medical plan coverage is terminated unless medical coverage was waived for other coverage through a public employer (see the “Eligibility” section on page 1);
- You voluntarily request health or dental plan termination in writing, or you complete an application and select termination of Retiree Dental Plan coverage;
- Your medical and/or dental premiums are not paid; or
- Your medical coverage ends due to the fact that your former employer withdraws from the SHBP or SEHBP (does not apply to retirees who qualified for State-paid medical coverage; i.e. former employees of local school districts or county colleges, and municipal police and firefighters who qualify under the provisions of P.L. 1997, c. 330).

## MORE INFORMATION ABOUT THE PLANS

For more information about the plan design or to locate dentists who are part of the Plans’ provider network, contact your plan (see “Participating Plans” to follow). For information about enrollment eligibility, contact the NJDPB Office of Client Services at (609) 292-7524, or view information about the Retiree Dental Plans on our website at: [www.nj.gov/treasury/pensions](http://www.nj.gov/treasury/pensions)

## PARTICIPATING PLANS

- **Cigna Dental Health, Inc.**  
[www.cigna.com/sites/stateofnjdenal](http://www.cigna.com/sites/stateofnjdenal)  
1-800-564-7642
- **Healthplex**  
*(International Health Care Services)*  
[www.healthplex.com](http://www.healthplex.com)  
1-800-468-0600
- **Horizon Dental Choice**  
[www.horizonblue.com](http://www.horizonblue.com)  
1-800-433-6825
- **Aetna DMO**  
[www.aetna.com/statenj](http://www.aetna.com/statenj)  
1-800-843-3661
- **MetLife**  
[www.metlife.com/dental](http://www.metlife.com/dental)  
1-866-880-2984
- **Dental Expense Plan**  
*(PPO Administered by Aetna)*  
[www.aetna.com/statenj](http://www.aetna.com/statenj)  
1-877-238-6200

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*This fact sheet has been produced and distributed by:*

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